

Table I. A. 2. b. (3) (1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.3%	23.5%	16.4%	11.4%	7.0%	5.9%	20.7%	6.6%
<b>Industry group</b>								
Agric., fish., forest.	36.6%	38.7%	44.1%	25.5% *	14.8% *	8.2% *	39.3%	9.2% *
Mining	22.6%	23.5% *	5.7% *	2.4% *	4.6% *	35.9%	17.3% *	27.4%
Construction	16.8%	20.8%	12.8%	11.6%	7.1% *	4.2% *	17.9%	7.1%
Manufacturing	13.3%	18.9%	14.1%	11.4%	7.4% *	11.0% *	15.8%	9.7%
Transp., comm., util.	13.6%	12.9%	13.3%	9.9% *	12.1% *	15.8%	12.7%	14.3%
Wholesale trade	13.3%	22.5%	15.3%	8.8% *	5.4%	4.0% *	19.4%	4.4%
Retail trade	10.0%	19.5%	19.1%	9.9%	6.2%	2.8%	18.3%	3.9%
Fin., ins., real est.	16.1%	23.0%	22.0%	16.3%	8.2% *	8.7% *	22.4%	9.2%
Services	18.2%	25.5%	14.8%	11.8%	6.8%	5.0%	22.1%	6.5%
Unknown	31.4% *	27.9% *	60.3% *	0.0%	0.0%	0.0%	31.4% *	0.0%
<b>Ownership</b>								
For profit, incorporated	13.3%	21.0%	15.5%	11.0%	6.6%	6.0%	18.4%	6.4%
For profit, unincorporated	21.6%	25.0%	18.7%	10.7%	5.9%	2.5% *	23.8%	5.3%
Nonprofit	22.9%	35.6%	21.4%	14.2%	11.1%	6.8%	29.5%	10.4%
Unknown	13.3%	26.4%	16.5% *	11.8% *	0.2% *	6.1% *	24.4%	4.6% *
<b>Age of firm</b>								
Less than 5 years	17.7%	19.5%	17.0%	10.8% *	2.2% *	3.3% *	18.6%	3.8% *
5-9 years	16.7%	19.8%	14.0%	8.3%	8.8% *	8.4% *	17.6%	7.3%
10-19 years	17.6%	23.3%	12.2%	10.5%	6.3%	6.7% *	19.5%	6.8%
20 or more years	19.0%	29.7%	19.4%	13.0%	8.4%	6.7%	24.6%	8.1%
Unknown	7.4%	31.5%	22.5%	11.3%	6.4%	5.7%	21.7%	6.0%
<b>Multi/single status</b>								
2 or more locations	7.5%	17.7%	16.3%	10.6%	6.8%	5.9%	14.4%	6.5%
1 location only	20.4%	23.6%	16.4%	12.1%	8.4%	19.5% *	21.2%	7.5%
<b>Percent full-time employees</b>								
Less than 25%	19.3%	26.8%	23.1%	19.3%	10.2% *	10.0% *	24.4%	12.4%
25-49%	12.4%	25.5%	18.3%	11.5%	8.1% *	2.2% *	21.8%	3.7% *
50-74%	14.0%	23.4%	18.6%	8.6%	3.2%	1.8% *	21.3%	2.2%
75% or more	15.6%	23.3%	15.7%	11.4%	7.4%	6.9%	20.3%	7.4%
<b>Union presence</b>								
No union employees	16.6%	23.5%	16.0%	11.2%	6.5%	6.0%	20.5%	6.7%
Has union employees	18.2%	19.5%	27.6% *	15.2% *	16.7%	14.0% *	21.1%	14.9%
Unknown	9.9%	25.8%	15.0%	10.6%	5.1% *	5.2%	22.0%	5.3%
<b>Percent low wage employees</b>								
50% or more low wage	16.9%	31.4%	19.3%	14.2%	9.0%	4.0% *	25.6%	7.1%
Less than 50% low wage	16.8%	22.3%	16.2%	11.2%	6.5%	7.1%	19.9%	7.1%
Unknown	10.3%	27.5%	14.9%	9.0%	6.9% *	5.7%	22.7%	6.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	0.84%	1.01%	0.89%	0.59%	0.77%	0.59%	0.48%
<b>Industry group</b>								
Agric., fish., forest.	3.50%	4.26%	10.82%	8.94% *	10.09% *	2.71% *	3.99%	3.49% *
Mining	4.82%	7.75% *	4.11% *	3.03% *	2.50% *	8.25%	5.70% *	7.31%
Construction	1.89%	2.80%	2.54%	2.76%	2.48% *	3.82% *	2.16%	0.96%
Manufacturing	1.14%	3.86%	2.90%	2.09%	2.29% *	3.46% *	2.22%	1.70%
Transp., comm., util.	2.06%	2.63%	2.97%	4.80% *	4.72% *	2.91%	2.51%	2.64%
Wholesale trade	1.66%	3.44%	4.30%	3.58% *	1.45%	1.32% *	2.36%	0.97%
Retail trade	0.83%	2.18%	2.31%	1.95%	1.55%	0.67%	1.63%	0.54%
Fin., ins., real est.	1.46%	3.10%	3.69%	3.20%	2.49% *	3.12% *	2.15%	2.16%
Services	1.16%	1.85%	1.49%	0.80%	1.31%	1.15%	1.28%	0.91%
Unknown	*	10.11% *	19.53% *	0.00%	0.00%	0.00%	10.02% *	0.00%
<b>Ownership</b>								
For profit, incorporated	0.46%	0.96%	1.04%	1.16%	0.65%	0.71%	0.65%	0.43%
For profit, unincorporated	1.12%	1.36%	5.33%	2.13%	1.73%	0.91% *	1.28%	1.23%
Nonprofit	1.45%	2.49%	2.43%	2.88%	2.17%	1.95%	1.91%	1.24%
Unknown	1.28%	3.64%	9.79% *	11.37% *	0.19% *	2.62% *	4.18%	1.89% *
<b>Age of firm</b>								
Less than 5 years	1.49%	1.98%	3.41%	3.51% *	1.10% *	3.38% *	1.58%	1.23% *
5-9 years	1.36%	1.90%	2.20%	2.33%	2.98% *	4.35% *	1.44%	1.84%
10-19 years	0.87%	1.72%	2.11%	1.08%	1.78%	3.53% *	1.13%	1.19%
20 or more years	0.49%	0.85%	1.60%	1.42%	1.33%	1.37%	0.57%	0.67%
Unknown	0.56%	5.11%	6.23%	2.06%	0.91%	0.64%	2.55%	0.56%
<b>Multi/single status</b>								
2 or more locations	0.51%	4.85%	3.65%	1.29%	0.55%	0.77%	1.56%	0.49%
1 location only	0.66%	0.85%	1.10%	1.09%	1.74%	9.59% *	0.67%	1.01%
<b>Percent full-time employees</b>								
Less than 25%	1.81%	2.54%	4.81%	4.69%	4.13% *	3.44% *	1.97%	2.46%
25-49%	1.18%	5.62%	4.22%	2.32%	3.28% *	0.73% *	2.53%	1.22% *
50-74%	1.27%	2.81%	2.71%	2.34%	0.94%	0.82% *	1.74%	0.35%
75% or more	0.49%	1.02%	1.26%	0.81%	0.70%	0.96%	0.76%	0.65%
<b>Union presence</b>								
No union employees	0.50%	0.98%	0.94%	0.84%	0.54%	1.02%	0.64%	0.40%
Has union employees	2.05%	3.89%	9.03% *	5.04% *	4.24%	4.43% *	2.64%	2.90%
Unknown	0.48%	3.06%	2.86%	2.93%	2.30% *	0.72%	2.32%	0.54%
<b>Percent low wage employees</b>								
50% or more low wage	1.06%	2.87%	2.69%	2.21%	2.30%	2.58% *	1.89%	1.42%
Less than 50% low wage	0.52%	0.81%	1.24%	1.01%	0.66%	1.09%	0.60%	0.43%
Unknown	0.48%	3.15%	2.80%	2.39%	2.39% *	0.69%	1.92%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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